



DOWNSTATE
HEALTH SCIENCES UNIVERSITY

Department of Human Resources

Benefits Department

Downstate Health Sciences University

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October 29, 2025

TO: All State Paid Employees

FROM: Doriel Forde
Benefits Manager

**SUBJECT: NYS Flex Spending Account (FSA)
2026 Open Enrollment**

The Office of Employee Relations (OER) has announced that the **2026 Open Enrollment Period** for the New York State Flex Spending Account (FSA) Program runs from **November 1, 2025 to 11:59 PM (EST) December 08, 2025**. **This time period is strictly enforced because the Internal Revenue Service (IRS) regulations do not allow employers to make exceptions for employees who miss the deadline, regardless of their reason.**

The FSA program consists of three important benefits for employees: Health Care Spending Account (HCSA), the Dependent Care Advantage Account (DCAA), and the Adoption Advantage Account (AAA). Eligible employees may choose to enroll in any or all the benefits. Enrollment is paperless and is done online at **oer.ny.gov/fsa** or by calling the toll-free number **1-800-358-7202**.

Contributions to the FSA Program are deducted from an employee's gross pay on a pre-tax basis through a payroll deduction. This program helps employees save on out-of-pocket costs related to health care, dependent care, and/or adoption expenses. The funds set aside are not subject to Federal, State, or local taxes, but are subject to FICA taxes.

Under New York State regulations, employees have until March 15, 2027 to submit claims for unused contributions in the Dependent Care and the

Adoption Advantage Accounts to spend on new expenses in CY 2027. However, the Health Care Spending Account allows a carryover of up to \$680.00 from CY 2026 into CY 2027 after the March 31, 2027 submission on 2026 claims. These carryover funds will be available in the 2026 accounts by April 30, 2026. Otherwise, any funds remaining in any of the FSA accounts at the end of the designated periods will be forfeited under the “Use it or Lose it rule”. DO NOT LOSE ANY UNUSED CONTRIBUTIONS.

Accordingly, employees are strongly encouraged to estimate his or her expenses carefully and to submit claims before the end of the run-out-period, to avoid forfeiture.

Health Care Spending Account (HCSA)

Under the Health Care Spending Account, an employee may claim expenses that are not covered by his or her health insurance or are in excess of the insurance allowance

- An employee can contribute from \$100.00 to \$3400.00 for CY 2026
- Must be eligible for enrollment in the New York state Health Insurance Program (NYSHIP)

Dependent Care Advantage Account (DCAA)

The Dependent Care Advantage Account covers eldercare, disabled services, before/after school programs, summer day camps, family daycare provider, and many more: For CY 2026, some enrolled employees are eligible for a contribution from New York State. The contribution ranges from \$500.00 to \$1000.00 and is based on the employee's salary. (See attached brochure)

- Employees can contribute from \$100.00 to \$7,500.00 for CY 2026

Adoption Advantage Account (AAA)

The Adoption Advantage Account allows employees to pay for expenses related to the adoption of an eligible child with pre-tax dollars; such as, home study and application fees, reasonable and necessary legal adoption fees, court costs, Attorney fees, Medical services associated with a child with special needs and other expenses that are directly related to, and are for the principal purpose of a legal adoption.

- An eligible child must be under the age of 18 years or a disabled individual physically or mentally incapable of self-care and must not be a stepchild.
- Employees can contribute up to \$17,670.00

Once enrolled in the Adoption FSA, an employee **may not** change his or her mind unless the following occur:

- Beginning or end of adoption proceedings
- Beginning of or return from leave of absence (employee or spouse)

Employees who are currently enrolled in any of the three plans, must **re-enroll** if they wish to continue the benefits in 2026 Social Security numbers should **not** be use when enrolling in these programs, instead, use your NYS Identification Number, which appears on your pay stub next to NYS EMPLID and begins with the letter "N" (see the third column under your name in the top portion of the pay stub).

For 2026, Total Administrative Service Corporation (TASC) will continue to be the Administrator for the Flex Spending Account, with enrollment through Bentek. To enroll in the program or obtain additional information, you must contact the TASC at the website address **www.oer.ny.gov/FSA** or call the toll-free number **(800) 358-7202**.

Please note that the enrollment deadline date of December 08, 2025 at 11:59 PM. Eastern Time (ET) is strictly enforced.

Social Media Package for the Flex Spending Account Open Enrollment

The Office of Employee Relations (OER) appreciates your assistance with promoting the Flex Spending Account (FSA) Open Enrollment period. Select your social media platform, an FSA topic, and the corresponding text and graphic and start providing timely information for your followers. In addition to posting on your own social media platforms, we encourage you to repost content from the Office of Employee Relations [Facebook](#), [Instagram](#), and [X \(Twitter\)](#) as you see fit.

Post Date: Monday, November 3, 2025

Topic: Flex Spending Account Open Enrollment Period

Facebook/Instagram/X

Enrollment for the New York State Flex Spending Account 2026 plan year is now open until December 8, 2025! Flex Spending accounts give employees a way to pay for health care, dependent care, or adoption expenses with pre-tax dollars. Find out more about your enrollment options at oer.ny.gov/fsa.

Facebook/X:



Instagram:



Post Date: Wednesday, November 19, 2025

Topic: FSA Carryover and Grace Period

Facebook/Instagram/X

Don't lose your unused contributions! Health Care Spending Account (HCSA) allows a carryover up to \$680 from 2026 into 2027. Dependent Care & Adoption Advantage Accounts have until March 15, 2027 to spend leftover funds on new expenses. Find out more information at oer.ny.gov/fsa.

Facebook/X:

 **Save Smarter with a Flex Spending Account**


Don't lose your unused contributions!
Health Care Spending Account (HCSA)
HCSA CARRYOVER

- The IRS allows for a carryover up to \$680 of unused HCSA contributions from 2026 into 2027, after the March 31, 2027 deadline for 2026 claims.
- Any unused amount in excess of the carryover limit after the 2026 plan year claims deadline, March 31, 2027 will be forfeited. Carryover funds will be applied to your account after March 31, 2027.

**Dependent Care Advantage (DCAA)
& Adoption Advantage Accounts**
DCAA & ADOPTION GRACE PERIOD

- If you have leftover funds, you have until March 15, 2027 to spend them on new expenses.
- You have until March 31, 2027 to submit your 2026 claims.

Instagram:

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